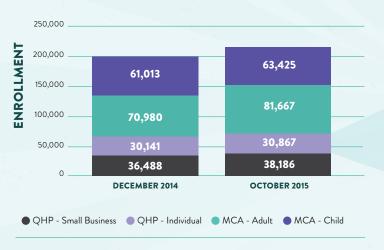
### **VERMONT HEALTH CONNECT OCTOBER 2015 DASHBOARD**

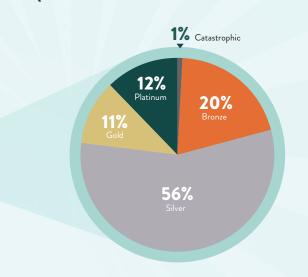
### **COVERED VERMONTERS**

## INDIVIDUALS ENROLLED IN QUALIFIED HEALTH PLANS (QHP) OR MEDICAID FOR CHILDREN AND ADULTS (MCA)



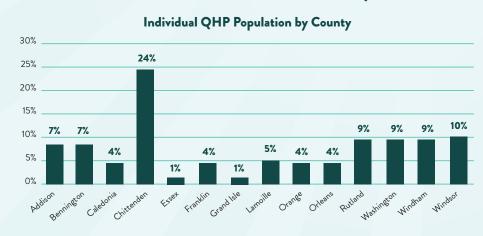
Note: Effectuated enrollments for Small Business QHP (direct enrolled) as reported by insurers to VHC. Dec. 2014 Individual QHP as reported by insurers to Center for Medicaid and Medicare Services (CMS). October 2015 Individual QHP as reported by insurers to VHC. Medicaid for Children and Adults (MCA) as reported by Vermont Health Connect and Vermont's legacy ACCESS system. MCA includes Dr. Dynasaur and CHIP but does not include Medicaid for the Aged, Blind, and Disabled (MABD).

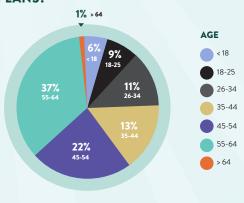
### QHP INDIVIDUAL COVERAGE BY METAL LEVEL



### **DEMOGRAPHICS**

#### WHO IS COVERED BY QUALIFIED HEALTH PLANS?





### **CUSTOMER SUPPORT**

# WEBSITE AVAILABILITY\* IN OCTOBER 2015: 99.92% (was 99.91% in September)

**ONLINE** 

\*Percentage of time web portal was up and running outside of scheduled maintenance period.





Unique interactions with individual lasting at least 10 minutes.

### FINANCIAL HELP

# WHO'S RECEIVING FINANCIAL HELP TO PURCHASE A QHP AND WHAT ARE THEY PAYING FOR HEALTH CARE?

INCOME
<\$35,010</p>
INDIVIDUAL
<\$71,550</p>
FAMILY OF FOUR

< 300% Federal Poverty Level

• Advanced Premium Tax Credits

• Vermont Premium Assistance

• Cost-Sharing Reductions

300% - 400% Federal Poverty Level

**ELIGIBLE FOR:** 

Advanced Premium

Tax Credits Only

of enrolled individuals

> 400% Federal Poverty Level

### 

NOT ELIGIBLE FOR:

> \$95,400 FAMILY OF FOUR

Financial Help

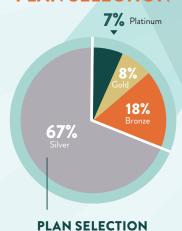
37% of enrolled individuals

## 527

**ELIGIBLE FOR:** 

52%

**PLAN SELECTION** 



AMONG INDIVIDUALS

ELIGIBLE FOR

COST-SHARING REDUCTION

**PREMIUM** 



MONTHLY PREMIUM FOR MOST COMMON SILVER PLAN\*

**PLAN SELECTION** 



PLAN SELECTION
AMONG INDIVIDUALS
NOT-ELIGIBLE FOR
COST-SHARING REDUCTIONS

# POSSIBLE TOTAL COSTS (PREMIUM & OUT-OF-POCKET)

Plan

67%

Typical (median) individual receiving
Cost-Sharing Reductions\*\*
Income: \$21,500
Plan Type: BCBSVT Standard Silver 87 Plan

**AFTER SUBSIDY** 

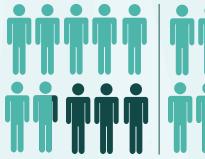
Premium: \$104 Deductible: \$600 Maximum Out-of-Pocket: \$1,250



**FULL PRICE** 

Premium: \$466 Deductible: \$1,900 Maximum Out-of-Pocket: \$5,100

QHP INDIVIDUALS RECEIVING FINANCIAL HELP



**68%** of new enrollments

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**62%** of re-enrollments



<sup>\*</sup>The BCBSVT Standard Silver Plan is the most common plan.

<sup>\*\*</sup>Note: There are four tiers of cost-sharing reductions. Depending on income, an individual in a Standard Silver CSR plan could have a deductible between \$100 and \$1,900 and a maximum out-of-pocket between \$500 and \$4,000. The median CSR customer is in a Silver 87 plan detailed above.